

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)		Case Number 13-60946
UNITED STATES BANKRUPTCY COURT Western District of Virginia		
Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines		
A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/29/13.		
You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.		
Creditors – Do not file this notice in connection with any proof of claim you submit to the court See Reverse Side For Important Explanations		
Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address): Tammy Diane Brooks 606 Amelon Road Madison Heights, VA 24572		
Case Number: 13-60946	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-9992	
Attorney for Debtor(s) (name and address): Margaret C. Valois James River Legal Associates 725 Church St, 10th Floor Lynchburg, VA 24504 Telephone number: 434-845-4529	Bankruptcy Trustee (name and address): Andrew S Goldstein(68) PO Box 404 Roanoke, VA 24003-0404 Telephone number: 540-343-9800	
Meeting of Creditors		
Date: May 28, 2013 Time: 01:00 PM Location: cr mtg, LYN, US Courthouse, Rm 266, 1101 Court St., Lynchburg, VA 24504		
Presumption of Abuse under 11 U.S.C. § 707(b) <i>See "Presumption of Abuse" on reverse side.</i>		
The presumption of abuse does not arise.		
Deadlines:		
Papers must be <i>received</i> by the bankruptcy clerk's office by the following deadlines: Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 7/29/13		
Deadline to Object to Exemptions: Thirty (30) days after the <i>conclusion</i> of the meeting of creditors.		
Creditors May Not Take Certain Actions:		
In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.		
Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.		
Creditor with a Foreign Address:		
A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.		
Address of the Bankruptcy Clerk's Office: 1101 Court St. Room 166 Lynchburg, VA 24504 (434) 845-0317	For the Court: Clerk of the Bankruptcy Court: John W. L. Craig	
Hours Open: Monday – Friday 8:30 AM – 4:30 PM	Date: 4/30/13	

EXPLANATIONS

B9A (Official Form 9A) (12/11)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

United States Bankruptcy Court
Western District of Virginia

In re:
Tammy Diane Brooks
Debtor

Case No. 13-60946-wea
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-6

User: admin
Form ID: b9a

Page 1 of 2
Total Noticed: 25

Date Rcvd: May 01, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2013.

db +Tammy Diane Brooks, 606 Amelon Road, Madison Heights, VA 24572-3103
tr Andrew S Goldstein(68), PO Box 404, Roanoke, VA 24003-0404
3768340 +AES/SunTrust, PO Box 2461, Harrisburg, PA 17105-2461
3768344 +Centra Health, PO Box 79940, Baltimore, MD 21279-0940
3768343 +Centra Health, PO Box 3348, Danville, VA 24543-3348
3768345 Chase Home Finance, Attn Bankruptcy Center, P.O. Box 44090, Jacksonville, FL 32231-4090
3768347 +Comenity - Catherines, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
3768349 +Comenity-Woman Within, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
3768352 +Hyundai Motor Finance, PO Box 20835, Fountain Valley, CA 92728-0835
3768356 OneMain Financial Bankruptcy, P.O. Box 140489, Irving, TX 75014-0489
3768358 +SCA Credit Services, PO Box 13945, Roanoke, VA 24038-3945
3768360 Virginia Department Of Taxation, Legal Unit, PO Box 2156, Richmond, VA 23218-2156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: mv@vbclegal.com May 01 2013 22:01:04 Margaret C. Valois,
James River Legal Associates, 725 Church St, 10th Floor, Lynchburg, VA 24504
3768339 +EDI: RMSC.COM May 01 2013 22:03:00 AEO/GECRB, PO Box 103104, Roswell, GA 30076-9104
3768341 EDI: RMSC.COM May 01 2013 22:03:00 Belk/GECRB, PO Box 530940, Atlanta, GA 30353-0940
3768342 +EDI: CAPITALONE.COM May 01 2013 22:03:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
3768346 EDI: CITICORP.COM May 01 2013 22:03:00 Citi Cards, Attn Bankruptcy Department,
PO Box 6062, Sioux Falls, SD 57117-6062
3768348 +EDI: WFNBN.COM May 01 2013 22:03:00 Comenity - Peebles, Po Box 182125,
Columbus, OH 43218-2125
3768350 EDI: DISCOVER.COM May 01 2013 22:03:00 Discover Card, Attn Bankruptcy Department,
Post Office Box 30943, Salt Lake City, UT 84130
3768351 EDI: HFC.COM May 01 2013 22:03:00 HSBC Card Services, Attn Bankruptcy Department,
PO Box 80084, Salinas, CA 93912-0084
3768353 EDI: IRS.COM May 01 2013 22:03:00 Internal Revenue Service, Insolvency Unit,
400 N 8th St No. 76, Richmond, VA 23219
3768354 EDI: RMSC.COM May 01 2013 22:03:00 Lowe's GECRB, PO Box 530914, Atlanta, GA 30353-0914
3768355 +EDI: TSYS2.COM May 01 2013 22:03:00 Macy's, Bankruptcy Processing, PO Box 8053,
Mason, OH 45040-8053
3768357 EDI: RMSC.COM May 01 2013 22:03:00 Sams Club/Gecrb, Po Box 530942,
Atlanta, GA 30353-0942
3768359 +EDI: STFL.COM May 01 2013 22:03:00 Suntrust Bank, Attn Bankruptcy Department,
Post Office Box 85092, Richmond, VA 23286-0001

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

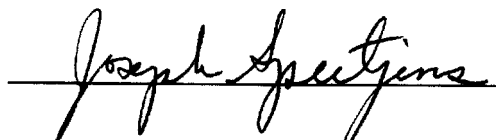
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2013

Signature:



District/off: 0423-6

User: admin
Form ID: b9a

Page 2 of 2
Total Noticed: 25

Date Rcvd: May 01, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on April 30, 2013 at the address(es) listed below:
NONE.

TOTAL: 0